

Summary Table: 50 States and District of Columbia

					Has a Bank Account					
					Underbanked Status					
	All Households		Unbanked		Underbanked		Not Underbanked		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All U.S. Households	118,574	100.0	9,085	7.7	21,276	17.9	83,399	70.3	4,813	4.1
Alabama	1,911	100.0	222	11.6	386	20.2	1,194	62.5	109	5.7
Alaska	250	100.0	11	4.3	64	25.5	166	66.3	10	4.0
Arizona	2,630	100.0	197	7.5	441	16.8	1,915	72.8	77	2.9
Arkansas	1,135	100.0	115	10.1	253	22.3	733	64.6	33	2.9
California	13,094	100.0	1,013	7.7	1,990	15.2	9,350	71.4	741	5.7
Colorado	2,000	100.0	138	6.9	307	15.3	1,474	73.7	82	4.1
Connecticut	1,374	100.0	73	5.3	190	13.8	1,053	76.7	57	4.2
Delaware	341	100.0	19	5.6	50	14.7	266	77.9	6	1.7
District of Columbia	301	100.0	37	12.2	72	23.9	182	60.4	11	3.5
Florida	7,567	100.0	527	7.0	1,270	16.8	5,407	71.4	364	4.8
Georgia	3,765	100.0	457	12.2	731	19.4	2,439	64.8	137	3.6
Hawaii	439	100.0	13	2.9	61	13.8	329	75.0	37	8.3
Idaho	566	100.0	38	6.7	111	19.7	392	69.3	24	4.2
Illinois	4,911	100.0	304	6.2	773	15.7	3,704	75.4	130	2.7
Indiana	2,445	100.0	180	7.4	410	16.8	1,786	73.1	69	2.8
Iowa	1,229	100.0	57	4.7	206	16.8	941	76.6	25	2.0
Kansas	1,147	100.0	73	6.4	200	17.4	843	73.5	31	2.7
Kentucky	1,754	100.0	208	11.9	415	23.7	1,099	62.7	31	1.8
Louisiana	1,769	100.0	155	8.7	405	22.9	1,160	65.6	50	2.8
Maine	550	100.0	14	2.6	99	18.0	420	76.4	16	3.0
Maryland	2,169	100.0	121	5.6	434	20.0	1,539	71.0	75	3.5
Massachusetts	2,637	100.0	108	4.1	302	11.4	2,132	80.9	95	3.6
Michigan	3,938	100.0	265	6.7	658	16.7	2,825	71.7	190	4.8
Minnesota	2,131	100.0	56	2.6	236	11.1	1,791	84.1	47	2.2
Mississippi	1,118	100.0	184	16.4	282	25.2	616	55.1	37	3.3
Missouri	2,473	100.0	204	8.2	478	19.3	1,707	69.0	84	3.4
Montana	419	100.0	16	3.8	83	19.7	300	71.4	21	5.0
Nebraska	708	100.0	38	5.4	105	14.9	552	77.9	13	1.8
Nevada	981	100.0	67	6.9	201	20.5	680	69.3	33	3.3
New Hampshire	524	100.0	12	2.2	63	12.1	436	83.3	13	2.4
New Jersey	3,141	100.0	233	7.4	377	12.0	2,394	76.2	137	4.4
New Mexico	780	100.0	89	11.4	169	21.7	488	62.5	34	4.4
New York	7,749	100.0	761	9.8	1,492	19.3	5,028	64.9	468	6.0
North Carolina	3,749	100.0	306	8.2	750	20.0	2,537	67.7	156	4.2
North Dakota	275	100.0	13	4.8	52	19.0	203	73.7	7	2.6
Ohio	4,596	100.0	328	7.1	966	21.0	3,076	66.9	226	4.9
Oklahoma	1,445	100.0	141	9.8	316	21.9	912	63.1	75	5.2
Oregon	1,558	100.0	88	5.7	230	14.8	1,124	72.1	116	7.5
Pennsylvania	4,958	100.0	251	5.1	874	17.6	3,646	73.5	186	3.8
Rhode Island	423	100.0	26	6.2	52	12.2	331	78.3	14	3.3
South Carolina	1,790	100.0	182	10.2	432	24.2	1,119	62.5	57	3.2
South Dakota	332	100.0	16	4.8	54	16.2	253	76.3	9	2.7
Tennessee	2,517	100.0	249	9.9	441	17.5	1,746	69.4	82	3.2
Texas	8,891	100.0	1,040	11.7	2,145	24.1	5,409	60.8	298	3.4
Utah	902	100.0	15	1.7	137	15.2	718	79.6	32	3.6
Vermont	256	100.0	11	4.2	31	12.1	207	81.1	7	2.6
Virginia	2,996	100.0	153	5.1	464	15.5	2,252	75.2	127	4.3
Washington	2,643	100.0	103	3.9	456	17.3	2,027	76.7	57	2.1
West Virginia	756	100.0	47	6.3	156	20.7	524	69.3	28	3.7
Wisconsin	2,322	100.0	99	4.3	372	16.0	1,814	78.1	37	1.6
Wyoming	221	100.0	9	4.0	38	17.4	161	73.1	12	5.5

Notes:

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

The demographic characteristics of a household are taken to be those of the owner or renter of the home (i.e., "householder"), unless the demographic characteristic is one defined at the household level, such as income or household type.

Refer to Appendix D of the full report, FDIC [Technical Notes](#) for definitions of race/ethnicity, family household, and other terms used in this table.

Differences within groups may or may not be statistically significant.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.